

Testimony Opposed to HB 600  
Repealing Montana's Non-Gender Insurance Law  
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Montana Women's Lobby  
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In 1983, a majority of legislators voted that men and women should pay the same for identical insurance policies.

Every regular legislative session since 1983, at least one legislator has tried to return gender bias to insurance.

Every legislative session, a majority of lawmakers, both Republicans and Democrats have voted to keep it.

Both Republican and Democrat Insurance Commissioners have supported this law. Both Republican and Democratic Governors have supported it.

HB 600 is the 23<sup>rd</sup> attempt to bring gender bias back.

Working women no longer pay more for disability insurance. Older women receive the same annuities as men. Young men who are safe drivers do not pay more for car insurance, just because they are male.

In January, Montana's gender-neutral health insurance rates will be the law of the land in all 50 states.

And yet, HB 600 is the 23<sup>rd</sup> unsuccessful attempt to bring gender bias back.

#### Auto Insurance

Women tend to drive fewer miles, get fewer tickets, and are involved in less serious accidents. Young women age 15-25 get a price break for car insurance. Once we are older than 25, those price breaks go away.

#### Disability Insurance

According to [consumerinsuranceguide.com](http://consumerinsuranceguide.com), "Women pay higher rates for disability income insurance because... women are punished simply for being the gender that has children." See Massachusetts chart.

#### Life Insurance & Annuities

Yes, women get a price break with gender based life insurance rates. As a surviving beneficiary, we also get lower payouts.

1. The first thing I noticed  
when I stepped out of the plane  
was the fresh air.  
It felt like a warm blanket.  
I had been flying for hours,  
and now I was finally home.

2. The second thing I noticed  
was the smell of the earth.  
It was a mix of dirt and grass,  
and it smelled so good.

3. The third thing I noticed  
was the sound of the birds.  
They were chirping and singing,  
and it sounded like a symphony.

4. The fourth thing I noticed  
was the sight of the trees.  
They were tall and green,  
and they looked so beautiful.

5. The fifth thing I noticed  
was the feeling of the sun.  
It was warm and bright,  
and it felt like a hug.

6. The sixth thing I noticed  
was the taste of the food.  
It was delicious and fresh,  
and it tasted like heaven.

7. The seventh thing I noticed  
was the touch of the water.  
It was cool and refreshing,  
and it felt like a miracle.

8. The eighth thing I noticed  
was the sound of the wind.  
It was soft and gentle,  
and it sounded like a lullaby.

9. The ninth thing I noticed  
was the sight of the stars.  
They were bright and clear,  
and they looked like diamonds.

10. The tenth thing I noticed  
was the feeling of the moon.  
It was soft and glowing,  
and it felt like a dream.

11. The eleventh thing I noticed  
was the taste of the rain.  
It was sweet and salty,  
and it tasted like life.

12. The twelfth thing I noticed  
was the touch of the snow.  
It was cold and crisp,  
and it felt like a blanket.

13. The thirteenth thing I noticed  
was the sound of the ice.  
It was loud and crunchy,  
and it sounded like a battle.

14. The fourteenth thing I noticed  
was the sight of the clouds.  
They were white and fluffy,  
and they looked like cotton.

## **Long Term Care Insurance**

Financial planners are reporting that the price of long term care insurance is about to go up in states that allow gender bias in insurance. The price will go up for women. Unless a woman applies for this insurance with a man, she will pay 20-40% higher rate. The reason we will pay more is that men are more likely to have a wife at home to take care of them. Women are more likely to be alone.

Women are most often the caretakers in our families. We leave work, we sacrifice retirement income, sometimes we are caring for children and elderly parents at the same time. Our reward? Higher cost of insurance. Unless we live in Montana, Colorado or the European Union.

Representatives, Montana's non-gender insurance law has been in effect for 30 years. Please don't return gender bias to insurance. Vote no on HB 600.

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